

	Selected Financial Data (unaudited)								
	Quarter-Ended			Quarter-Ended		Year-to-Date Ended			
	12/31/2015	9/30/2015	%	12/31/2014	%	12/31/2015	12/31/2014	%	
<b>Balance Sheet</b>									
Total assets	\$ 182,021,349	\$ 176,086,483	3%	\$ 168,334,053	8%				
Gross loans	137,510,474	132,081,919	4%	122,754,978	12%				
Allowance for loan losses	3,300,251	3,282,031	1%	3,164,031	4%				
Non interest-bearing deposits	35,701,970	37,435,035	-5%	35,877,916	0%				
Total deposits	151,740,262	148,436,933	2%	142,758,593	6%				
Shareholders' equity	27,568,725	26,941,579	2%	25,166,825	10%				
<b>Income Statement</b>									
Interest income	2,097,277	2,159,988	-3%	2,006,952	5%	\$ 8,187,660	\$ 8,374,513	-2%	
Interest expense	93,710	93,562	0%	92,376	1%	370,745	378,967	-2%	
Net interest income	2,003,567	2,066,426	-3%	1,914,576	5%	7,816,915	7,995,546	-2%	
Provision for loan losses	18,220	-	N/A	-	N/A	136,220	290,000	-53%	
Non-interest income	74,378	62,987	18%	89,466	-17%	294,949	341,228	-14%	
Non-interest expense	1,016,406	1,129,954	-10%	957,934	6%	4,259,917	4,129,183	3%	
Net income before taxes	1,043,319	999,459	4%	1,046,108	0%	3,715,727	3,917,591	-5%	
Income tax expense (benefit)	333,962	388,110	-14%	379,316	-12%	1,365,697	1,480,913	-8%	
Net income	\$ 709,357	\$ 611,349	16%	\$ 666,792	6%	\$ 2,350,030	\$ 2,436,678	-4%	
Earnings per share (basic)	\$ 0.32	\$ 0.27	19%	\$ 0.30	7%	\$ 1.05	\$ 1.12	-6%	
Book value per share	\$ 12.23	\$ 12.00	2%	\$ 11.80	4%	\$ 12.23	\$ 11.80	4%	
<b>Ratios</b>									
Net interest margin	4.67%	4.81%		4.78%		4.67%	5.07%		
Equity capital-to-total assets	15.1%	15.3%		15.0%		15.1%	15.0%		
Return on Average Assets	1.56%	1.36%		1.58%		1.33%	1.47%		
Return on Average Equity	10.31%	9.05%		10.41%		8.85%	9.97%		
Allowance for Loan Losses-to-Total Loans	2.40%	2.48%		2.58%		2.40%	2.58%		
Non-Performing Assets-to-Total Assets	0.00%	0.00%		0.00%		0.00%	0.19%		
Efficiency Ratio	48.9%	53.1%		47.8%		52.6%	49.6%		